# Case 19-03338 Doc 5 Filed 02/08/19 Entered 02/08/19 12:21:57 Desc Main Document Page 1 of 9

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# Case 19-03338 Doc 5 Filed 02/08/19 Entered 02/08/19 12:21:57 Desc Main Document Page 2 of 9

2.2	Regular payments to the trustee wi	Il be made from future incor	ne in the followi	ng manner:		æ	
	Check all that apply.					_	
	Debtor(s) will make payments pur		rder.				
	Debtor(s) will make payments dire						
	Other (specify method of paymen	it):					
2.3	Income tax refunds.						
	Check one.						
	Debtor(s) will retain any income to	ax retunds received during the	: pian terin. : rotum filod durin	a the plan term w	ithin 14 days o	of filing the return	and will
	Debtor(s) will supply the trustee v	e tax refunds received during t	he plan term.	g the platt term w	ami i augo o	ining provident	
	Debtor(s) will treat income tax ref	funds as follows:					
2.4	Additional payments.						
	Check one.						
	None. If "None" is checked, the I	est of § 2.4 need not be comp	leted or reproduc	ed.		uros setimated :	amount
	Debtor(s) will make additional pa	.yment(s) to the trustee from of	ther sources, as s	specified below. L	escribe ine so	urce, esumated a	anoun,
	and date of each anticipated pay [enter source]	ment.		\$ 0.00		anticipated dt]	-
			adforings 21 a	nd 2 4 is \$ \$12.6	500.00		
2.5	The total amount of estimated pay	ments to the trustee provide	ed 101 III 33 2.1 a	<u> </u>			
	art 3: Treatment of Secured	Claims					
2	art 3: Treatment of Secured						
3.1	Maintenance of payments and cu	re of default, if any.				•	
3. 1							
	Check one.  None. If "None" is checked, the	e rest of § 3.1 need not be com	pleted or reprodu	ced.			
	✓ The debtor(s) will maintain the				sted below, wi	th any changes τ	equired by
	the emiliable contract and noti	iced in conformity with any apt	olicable rules. Th	ese payments wii	i pe dispursed	enner by me nes	sice oi
		safad balaw. Any avieting am	earage on a listed	ı cıalm wili be balı	յ III <b>լա</b> ն Անսագո	I diapai acinento	Dy IIIO
	trustee, with interest, if any, at filing deadline under Bankrupto	the rate stated. Unless otherwi	ise ordered by the	e court, the amou	nts asted on a	binoi oi ciaim ille	to poloto the
	arragence in the sheence of a	contrary timely filed proof of cl	laim, the amounts	stated below are	controlling. It	rener itom the ac	iomatic stay
	:	Interel listed in this paragraph	then, unless other	erwise ordered by	the court, an p	ayıncıns unocu	uus
	naragraph as to that collateral	will cease, and all secured clai	ims based on that	collateral will no	longer be trea	ted by the plan.	ille iiriai
	column includes only payments	3 dispursed by the trustee rath	er than by the der				
			Current	Amount of	Interest rate	Monthly plan	Estimated total
	Name of creditor	Collateral	installment payment	arrearage (If any)	on arrearage (If applicable)	payment on arrearage	payments by trustee
			(including	\$	(If applicable) %		\$ 0.00
	Wells Fargo	residence	\$ 1,910.00 Distributed by:	ļ <sup>#</sup> ———		Ť ————	
	i		Trustee				
			Debtor(s)				
			ļ				
	American Eagle Bank	2014 Infinity	\$ 368.00	\$	%	\$	\$ 0.00
			Distributed by:				
			Trustee  Debtor(s)	}		•	
			[ 2-3.5.(o)				

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Name of creditor	Collateral residence	Current installment payment (including	Amount of arrearage (If any)	Interest rate on arrearage (If applicable)	Monthly plan payment on arrearage	Estimated total payments by trustee
Churchill Club HOA	residence	\$ Distributed by: Trustee Debtor(s)	\$ 525.00	<u></u> %	\$ 52.50	\$ 525.00
Churchill Club HOA	residence	\$ Distributed by: Trustee Debtor(s)	\$ 3,581.00	%	\$ 100.00	\$ 3,581.00

Insert additional claims as needed.

	Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.	Check one	₽.
ን ን	Request for valuation of security, payment of fully secured claims, and modification of antonion		

None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

The debtor(s) request that the court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the debtor(s) state that the value of the secured claim should be as set out in the column headed *Amount of secured claim*. For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filled in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

The holder of any claim listed below as having value in the column headed *Amount of secured claim* will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

(b) discharge Estimated amount of creditor's total daim	Collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to creditor	Estimated total of monthly payments	
\$		\$ \$	\$ 	%	\$	\$	

Insert additional claims as needed.

Check one.

#### 3.3 Secured claims excluded from 11 U.S.C. § 506.

None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

The claims listed below were either:

- (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or
- (2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

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These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Collateral Amount of claim	Interest rate Monthly plan payments by trustee
A THE CONTRACT OF STATE OF THE CONTRACT OF STATE	\$	% \$\$
		Distributed by:
		Trustee
		Debtor(s)

			Debtor(s)
Lien avoidance.		1	
Check one.			•
None. If "None" is checked, the rest of §	3.4 need not be completed or reproduced.		
The remainder of this paragraph will be	effective only if the applicable box in Part 1	f of this plan i	s checked.
debtor(s) would have been entitled under securing a daim listed below will be avoir amount of the judicial lien or security inte	ourchase money security interests securing the r 11 U.S.C. § 522(b). Unless otherwise ordered ded to the extent that it impairs such exemption rest that is avoided will be treated as an unsecurity interest that is not avoided will be paid in fulfilmore than one lien is to be avoided, provided	l by the court, a ns upon entry o sured claim in P ull as a secured	a judicial lien or security interest of the order confirming the plan. The Part 5 to the extent allowed. The d claim under the plan. See 11 U.S.C.

Information regarding judicial fien or security interest	Calculation of lien avoida	nce		Treatment of remaining secured claim
Name of creditor	a. Amount of Lien	\$		Amount of secured claim after avoidance (line a minus line f)
	b. Amount of all other liens	\$		\$
	c. Value of claimed exemptions	+ 5	\$	Interest rate (if applicable)
Collateral	d. Total of adding lines a, b, and c	\$	0.00	%
	e. Value of debtor(s)' interest in property	- \$		Monthly payment on secured claim
Lien identification (such as judgment date, date of lien recording, book and page number)	f. Subtract line e from line d.	\$	0.00	Estimated total payments on secure
	Extent of exemption impairment (Check applicable box):			claim \$
	Line f is equal to or greater than line a			
	The entire lien is avoided. (Do not complet the next column.)	е		
	Line f is less than line a.			
	A portion of the lien is avoided. (Complete the next column.)			

Insert additional claims as needed.

3.4

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	•
hec	k one.
	▼ None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.
	The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.
	Name of Creditor Collateral
	Insert additional claims as needed.
'n	rt 4: Treatment of Fees and Priority Claims
1	General
l)	Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.
	Trustee's fees
	Trustee's fees are governed by statute and may change during the course of the case but are estimated to be 5.700 % of plan payments; and during the plan term, they are estimated to total \$ 718.20
3	Attorney's fees
	The balance of the fees owed to the attorney for the debtor(s) is estimated to be $\frac{3.550.00}{}$ .
4	Priority claims other than attorney's fees and those treated in § 4.5.
	Check one.
	None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.
	The debtor(s) estimate the total amount of other priority claims to be \$
5	Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.
	Check one.
	None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced.
	The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim under 11 U.S.C. § 1322(a)(4). This plan provision requires that payments in § 2.1 be for a term of 60 months; see 11 U.S.C. § 1322(a)(4).
	Name of Creditor Amount of claim to be paid
	\$

Insert additional claims as needed.

	Treatment of Nonpriority Unsecured Claims	
	npriority unsecured claims not separately classified.	
Allow provi	owed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option viding the largest payment will be effective. Check all that apply.	
	The sum of \$	
V	11.000 % of the total amount of these claims, an estimated payment of \$ 9,000.00	
V		
	If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.	
Mair	intenance of payments and cure of any default on nonpriority unsecured claims. Check one.	
✓	▼ None. If "None" is checked, the rest of § 5.2 need not be completed or reproduced.	
	The debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims listed bel on which the last payment is due after the final plan payment. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).  Name of creditor  Current  Amount of  installment  payments by  trustee	10
	\$\$	
	Distributed by:	
	Distributed by:	
ı	Distributed by:  Trustee  Debtor(s)	
	Distributed by:  Trustee  Debtor(s)  Insert additional claims as needed.	
5.3 C	Insert additional claims as needed.  Other separately classified nonpriority unsecured claims. Check one.	
5.3 C	Distributed by:  Trustee  Debtor(s)  Insert additional claims as needed.	
5.3 C	Distributed by:    Trustee   Debtor(s)     Trustee   Debtor(s)     Trustee   Debtor(s)     Trustee   Debtor(s)     Trustee   Debtor(s)     The nonpriority classified nonpriority unsecured claims. Check one.    None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced.    The nonpriority unsecured allowed claims listed below are separately classified and will be treated as follows    Besis for separate classification and treatment   Amount to be   Interest rate   Estimated the listed below   Besis for separate classification and treatment   Amount to be   Interest rate   Besis for separate classification and treatment   Amount to be   Interest rate   Besis for separate classification and treatment   Amount to be   Interest rate   Besis for separate classification and treatment   Amount to be   Interest rate   Besis for separate classification and treatment   Besis for separate classification   Besis for separate clas	ted tota unt of ments

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Part	6:	Executory Contrac	cts and Unexpired Leases				
5.1 Th an	e exe	ecutory contracts and expired leases are reje	unexpired leases listed below are cted. Check one.	assumed and v	vill be treated as	specified. All other executory con	tracts
	Non	ne. If "None" is checked,	the rest of § 6.1 need not be comple	eted or reproduce	ed.		
<b>√</b>	to a	sumed items. Current in ny contrary court order o he trustee rather than by	or rule. Arrearage payments will be o	d either by the tro disbursed by the	ustee or directly b trustee. The fina	y the debtor(s), as specified below, s I column includes only payments dist	ubject oursed
		ame of creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Treatment of arrearage (refer to other plan section if applicable)	Estimated total payments by trustee
	<u> </u>	en in the second	The state of the s	\$			\$
				Disbursed by:			
				Trustee			
				Debtor(s)			<u> </u>
7.1	Chec	erty of the estate will v ck the applicable box: plan confirmation. entry of discharge. other:	est in the debtor(s) upon				
	t 8:	Nonstandard Pla					
8.1			tandard Plan Provisions				
			ed, the rest of Part 8 need not be co				
Una Offic	ier Ba cial F	ankruptcy Rule 3015(c), form or deviating from it.	nonstandard provisions must be set Nonstandard provisions set out els	forth below. A n ewhere in this pla	onstandard provi an are ineffective.	sion is a provision not otherwise inclu	ided in the
The	e foile	owing plan provisions	will be effective only if there is a c	heck in the box	"Included" in §	1.3.	
	2.	Unsecured claims filed after if the automatic stay is lifter is lifter if the automatic stay is lifter in the automatic stay in the automatic stay is lifter in the automatic stay in the automatic stay is lifter in the automatic stay in the automatic stay is lifter in the automatic stay in the automatic stay is lifter in the automatic stay in the automatic stay is lifter in the automatic stay in the automatic stay is lifter in the automatic stay in the automatic stay is lifter in the automatic stay in the automatic stay in the automatic stay is lifter in the automatic stay in the automatic st	er the bar date and or secured claims that d as to any collateral held by a creditor, th	are amended to un ne Trustee shall co	nsecured claims afte ntinue to make payn	er the bar date shall not be paid by the Tru nents to any other secured creditor with th	stee. e same

Dа	٥,	

Signature(s):

#### 9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below; otherwise the Debtor(s) signatures are optional. The attorney for the Debtor(s), if any, must sign below.

Signature of Debtor 1

Executed on 61 / 23 / 26 / 9

Executed on 61 / 23 / 26 / 9

Executed on 61 / 23 / 26 / 9

Executed on 61 / 23 / 26 / 9

Executed on 61 / 23 / 26 / 9

Executed on 61 / 23 / 26 / 9

MM / DD / YYYY

Signature of Attorney for Debtor(s)

MM / DD / YYYY

MM / DD / YYYY

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

### **Exhibit: Total Amount of Estimated Trustee Payments**

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a.	Maintenance and cure payments on secured claims (Part 3, Section 3.1 total)	\$	4,106.00
b.	Modified secured claims (Part 3, Section 3.2 total)	\$	·
c.	Secured claims excluded from 11 U.S.C. § 506 (Part 3, Section 3.3 total)	5	
d.	Judicial liens or security interests partially avoided (Part 3, Section 3.4 total)	9	
e.	Fees and priority claims (Part 4 total)	;	4,268.20
f.	Nonpriority unsecured claims (Part 5, Section 5.1, highest stated amount)	:	9,000.00
g.	Maintenance and cure payments on unsecured claims (Part 5, Section 5.2 total)		\$
'n.	Separately classified unsecured claims (Part 5, Section 5.3 total)		\$
i.	Trustee payments on executory contracts and unexpired leases (Part 6, Section 6.1 total)		\$
j.	Nonstandard payments (Part 8, total)	+	\$
	Total of lines a through j		\$ 17,374.20